

WHAT IS CLAIMED IS:

1. A method for managing, promoting, teaching and enabling multiple levels of charitable giving to philanthropic organizations comprising:

printing a philanthropy negotiable check having (a) a face value in U.S. dollars, (b) the name of a charitable institution as payor, (c) the name of said payor's bank as drawee, (d) a blank line to be filled in as payee, and (e) a notice on the reverse side that the check must not be presented for payment by any entity that is not a qualified charitable institution,

distributing said philanthropy check to contributors to said charitable institution,

distributing said philanthropy checks by said contributors to any third party recipient through one or more levels of gift giving,

entering by said third party recipient the name of any qualified charitable institutions as payee of said philanthropy check,

delivering said philanthropy check to said payee charitable institution,

depositing said philanthropy checks in a bank by said payee qualified charitable institution,

confirming that said payee is a qualified charitable institution; and

transferring funds from said payor institution bank to said recipient qualified charitable institution after the payee has been confirmed to be a qualified charitable institution.

2. A multiple level philanthropic giving system comprising:

a philanthropy check on which is printed (a) the name of a charitable institution as payor and (b) the name of said institution's bank as drawee, (c) a blank line to be filled in with the name of the payee, and (d) a notice on the reverse side of the check that the check must not be presented for payment by an entity that is not a qualified charity;

first means for comparing the name of the payee with an abbreviated list of qualified charities, and

second means for comparing the name of the payee with complete list of qualified charities if said first means fails to locate the name of the payee on said abbreviated list of qualified charities.

5        3.     A method for enabling multiple levels of charitable giving to philanthropic organizations comprising:

              issuing to consumers a negotiable philanthropy check having a fixed monetary value, the payor of said check being a charitable institution,

10            filling in by the consumer or by any recipient who receives the philanthropy check originally issued to said consumer, the name of a second charitable institution as drawee of said philanthropy check, and

              comparing the identity of said drawee with a list of qualified charities before the philanthropy check is honored by the drawee of said philanthropy check.

15        4.     A gift giving method for enabling multiple levels of giving to philanthropic organizations comprising:

              issuing to consumers a negotiable philanthropy check having a fixed monetary value, the payor of said check being a charitable institution, and

20            filling in by the consumer or by any recipient who receives the philanthropy check originally issued to said consumer, the name of a second charitable institution as drawee of said philanthropy check.

5.     The gift giving method of Claim 4, including distributing said philanthropy checks as incentive awards.

25        6.     The gift giving method of Claim 4, including distributing said philanthropy checks to students as part of an educational instruction on the importance of charitable giving.

7.     The gift giving method of Claim 4, including distributing said philanthropy checks as point of sale items.

8.     The gift giving method of Claim 4, including distributing said philanthropy checks using the Internet.

30        9.     A gift giving method for enabling multiple levels of charitable giving to philanthropic organizations comprising:

comparing the identity of the payee of a philanthropy check said drawee with a list of qualified charities before the philanthropy check is honored by the drawee of said philanthropy check and funds are withdrawn from the payor's bank account.

5           10.    The gift giving method of Claim 9, wherein said comparing is performed by both the payor and the drawee.

          11.    The gift giving method of Claim 9, wherein said comparing is substantially performed by the payor.

10           12.    The gift giving method of Claim 9, wherein said comparing is substantially performed by the drawee.

          13.    A philanthropy check comprising a printed document having:

                  a face value in U.S. dollars;

                  the name of a qualified charity as payor;

                  the name of a drawee bank;

15                   a blank line to be filled in as payee;

                  a notice on the back side of the check that the check must not be presented for payment by other than a qualified charitable institution; and

                  a notice on the front side of the check that the transfer of the check to a qualifying charity is not a charitable contribution.

20           14.    A philanthropy check comprising a printed document having:

                  a face value in U.S. dollars;

                  the name of a qualified charity as payor;

                  the name of a drawee bank;

                  a blank line to be filled in as payee; and

25                   a notice on the side of the check that the check must not be presented for payment by other than a qualified charitable institution.